Appendix A

FEA

FAKULTI EKONOMI & PENTADBIRAN
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30 April 2001

KEPADA SESIAPA YANG BERKENAAN

Dengan ini dimaklumkan bahawa Ku You Siang No. Matrik EGA00025 dan No. Kad Pengenalan 760919-01-6289 adalah seorang penuntut dalam Sarjana Ekonomi di Fakulti Ekonomi dan Pentadbiran, Universiti Malaya. Beliau sedang membuat kajian dalam bidang: "Case Study of Great Eastern Life' di bawah penyelia Prof. Madya Dr. Siti Rohani Yahya.

Diharap pihak tuan/puan dapat memberikan kerjasama dalam membantu beliau menyempurnakan penyelidikan di tempat tuan/puan.

Sekian. Terima kasih.

Yang benar,

DR. IDRIS BIN JAJRI
Profesor Madya/Timbalan Dekan

/fz

Appendix B

A Typical Mortality Table

Age	Number living	Number dying	Probability of number living	Mortality rate	Expectation of life	Age
0	100 000	7 186	.928 14	.017 86	58.74	0
1	92 814	1 420	.984 70	.015 30	62.25	1
2	91 394	600	.993 43	.006 57	62.21	2
3	90 794	400	.995 59	.004 41	61.62	3
4	90 394	325	.996 41	.003 59	60.89	4
*	*	*	*	*	*	*
*	*	*	*	*	*	*
15	88 360	174	.998 03	.001 97	51.19	*15*
16	88 186	200	.997 73	.002 27	50.29	*16*
17	87 986	228	.997 41	.002 59	49.40	17
18	87 758	249	.997 16	.002 84	48.53	18
19	87 509	264	.996 98	.003 02	47.66	19
20	87 245	276	.996 84	.003 16	46.81	20
21	86 969	283	.996 75	.003 25	46.81	21
22	86 686	286	.996 70	.003 30	45.10	*22*
23	86 400	289	.996 66	.003 34	44.25	23
24	86 111	287	.996 67	.003 33	43.40	24
25	85 824	283	.996 70	.003 30	42.54	*25*
26	85 541	280	.996 73	.003 27	41.68	*26*
27	85 261	280	.996 72	.003 28	40.82	27
28	84 981	281	.996 69	.003 31	39.95	28
29	84 700	284	.996 65	.003 35	39.08	29
30	84 416	287	.996 60	.003 40	38.21	30
31	84 129	294	996 51	.003 49	37.34	31
32	83 835	303	.996 39	.003 61	36.47	*32*
33	83 532	316	.996 22	.003 78	35.60	33
34	83 216	331	.996 02	.003 98	34.73	34
35	82 885	349	.995 79	.004 21	33.87	*35*
36	82 536	369	.995 53	.004 47	33.01	36
37	82 167	389	.995 26	.004 74	32.15	37
38	81 778	411	.994 98	.005 02	31.30	38
39	81 367	432	.994 69	.005 31	30.46	39
40	80 935	455	.994 38	.005 62	29.62	*40*
41	80 480	481	.994 02	.005 98	28.78	41
42	79 999	511	.993 61	.006 39	27.95	42
43	79 488	546	.993 13	.006 87	27.13	*43*
44	78 942	585	.992 59	.007 41	26.32	*44*

	78 357	626	.992 01	.007 99	25.51	45
	77 731	669	.991 39	.008 61	24.71	46
	77 062	713	.991 75	.009 25	23.92	47
	76 349	756	.990 10	.009 90	23.14	48
	75 593	799	.989 43	.010 57	22.36	49
	74 494	844	.988 72	.011 28	21.60	50
	73 950	892	.987 94	.012 06	20.84	51
	73 058	946	.987 05	.012 95	20.09	52
	72 112	1 005	.986 07	.013 93	20.34	53
	71 107	1 066	.985 01	.014 99	18.61	54
	70 041	1 130	.983 86	.016 14	17.89	55
	68 911	1 202	.982 56	.017 44	17.17	56
	67 709	1 280	.981 10	.018 90	16.47	57
	66 429	1 362	.979 50	.020 50	15.78	58
	65 067	1 447	.977 76	.022 24	15.10	59
	63 620	1 536	.975 85	.024 15	14.43	60
	62 084	1 633	.973 70	.026 30	20.77	61
	60 451	1 738	.971 25	.028 75	20.13	62
3	58 713	1 849	.968 50	.031 50	12.50	63
	56 864	1 965	.965 45	.034 55	11.89	64
	*	*	*	*	*	*
	*	*	*	*	*	*
0	15 405	7.448 3	.516 50	.483 50	1.48	100
1	7 956 7	4.031 7	.493 29	.506 71	1.40	101
2	3 925 0	2.081 8	.469 60	.530 40	1.32	102

rce: Life Insurance Association of Malaysia.

ation of the Pure or the Risk Premium

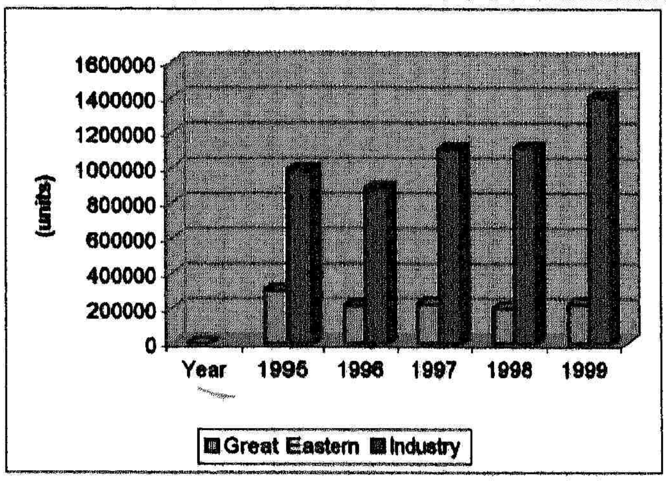
ne introduction of the principle of the Rate of Mortality, it became possible for the s to determine the cost of offering life cover to a person for a period of one year. ample a life age 25, the rate of mortality at age 25 is 3.30 per thousand lives (see . In other words, it will have to collect RM3.30 per thousand Sum Assured as the cost of offering insurance (called the premium) for the year.

Appendix C

As At 31 December 1999 Great Eastern Life Assurance (Malaysia) Berhad is Servicing 1.6 million Inforce Policies

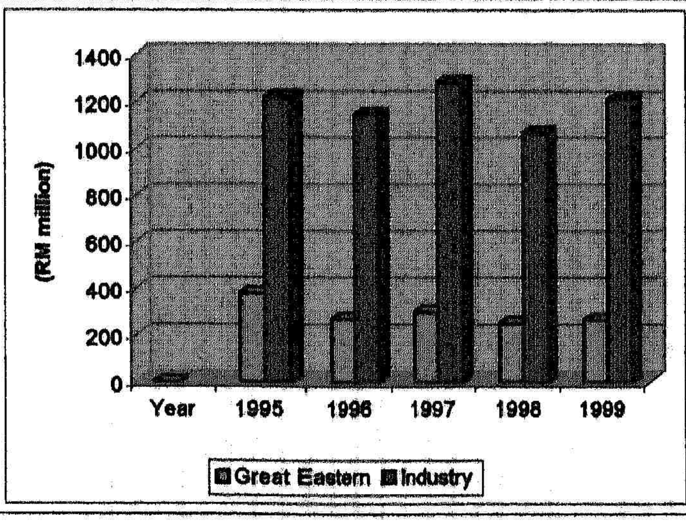
No. of Policies Issued

Year	Great Eastern	Industry
	(units)	
1995	302,222	986,169
1996	213,938	881,406
1997	224,176	1,106,764
1998	199,353	1,113,391
1999	224,620	1,403,031



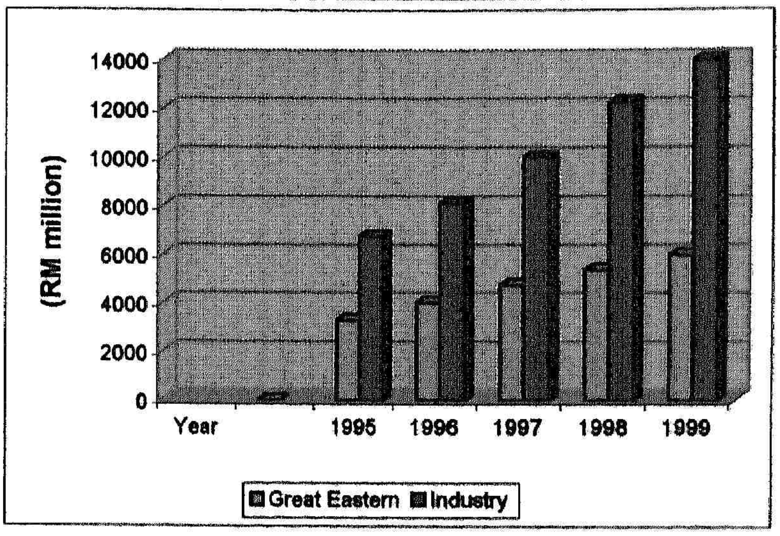
Annual Premium

Year	Great Eastern	Industry
	(RM million)	
1995	378.3	1,221.5
1996	268.8	1,143.0
1997	299.0	1,283.0
1998	250.5	1,067.2
1999	264.0	1,211.3



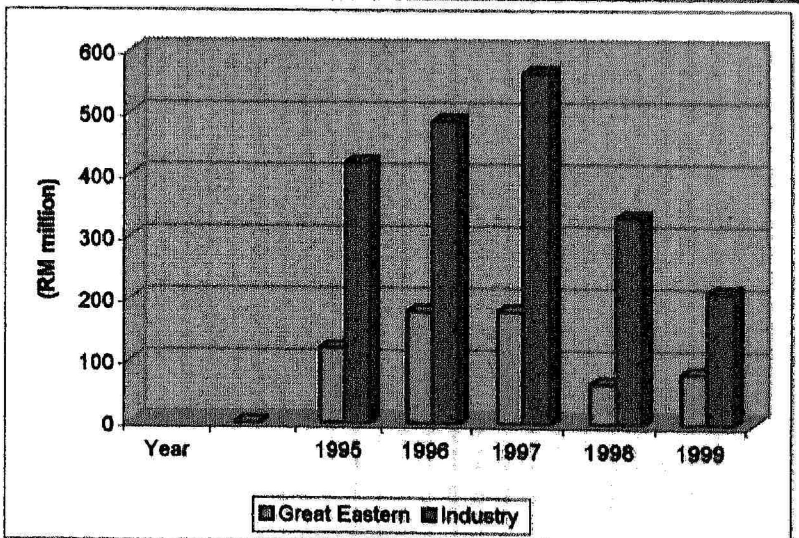
Total Bonus Paid

Year	Great Eastern	Industry
	(RM million)	
1995	3,279.9	6,738.5
1996	4,006.1	8,101.5
1997	4,738.9	10,013.1
1998	5,396.0	12,262.1
1999	6,010.9	13,988.6



Claims by Death/Disability

Year	Great Eastern	Industry
	(RM million)	
1995	121.0	420.1
1996	179.9	487.0
1997	180.1	564.5
1998	64.5	331.8
1999	80.7	211.7

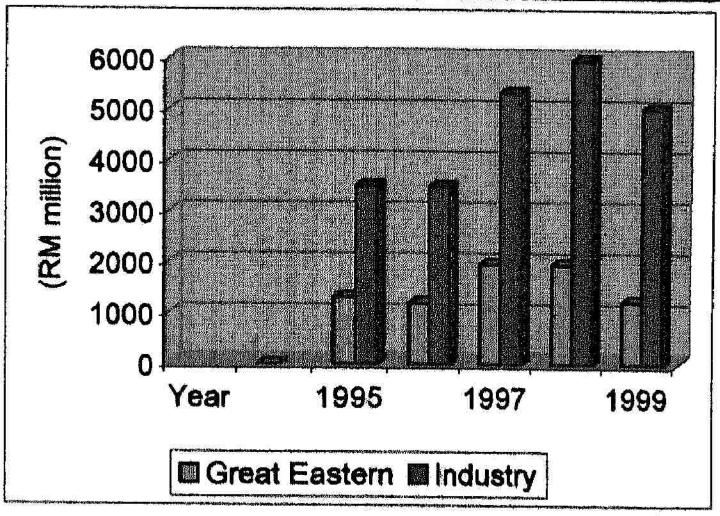


Note:
Industry is representing 18 Life Insurance Companies.
Source:
Annual Reports of the Director General of Insurance, 2000.

Sound Financial Backing

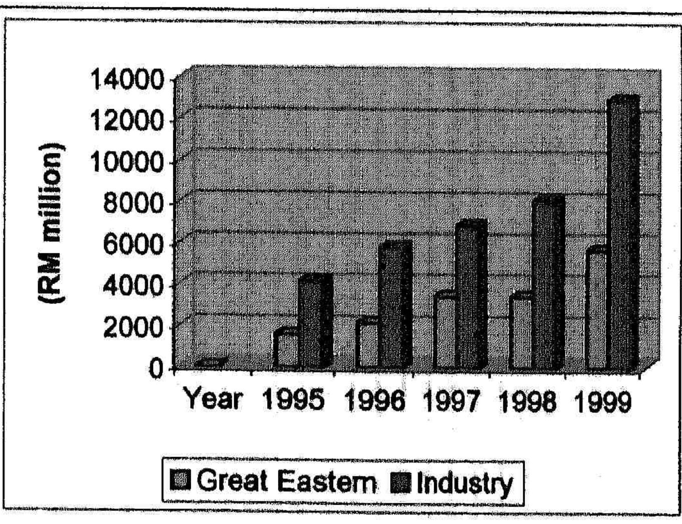
Cash and Deposits

Year	Great Eastern	Industry
	(RM million)	
1995	1,317.7	3,501.3
1996	1,197.0	3,494.1
1997	1,968.2	5,334.4
1998	1,952.5	5,967.7
1999	1,236.7	5,019.8



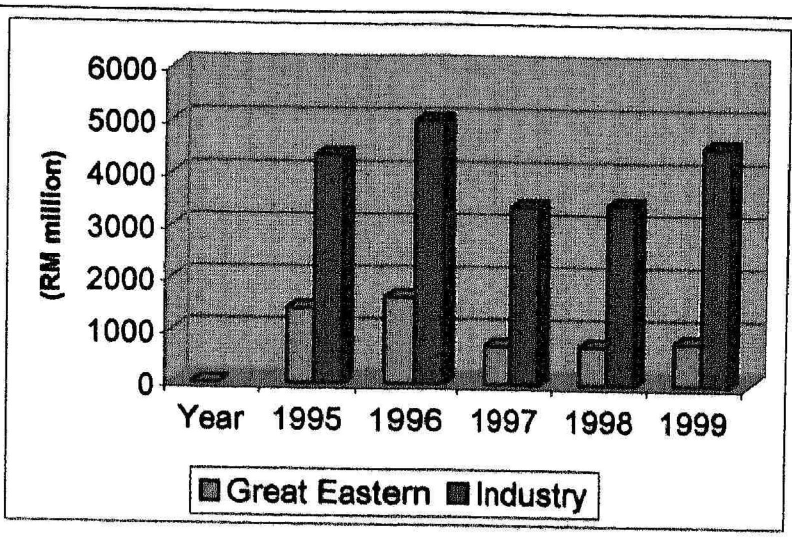
Corporate Securities

Year	Great Eastern	Industry
	(RM million)	
1995	1,569.2	4,133.2
1996	2,150.6	5,797.3
1997	3,442.5	6,854.6
1998	3,427.8	8,087.3
1999	5,679.3	12,963.4



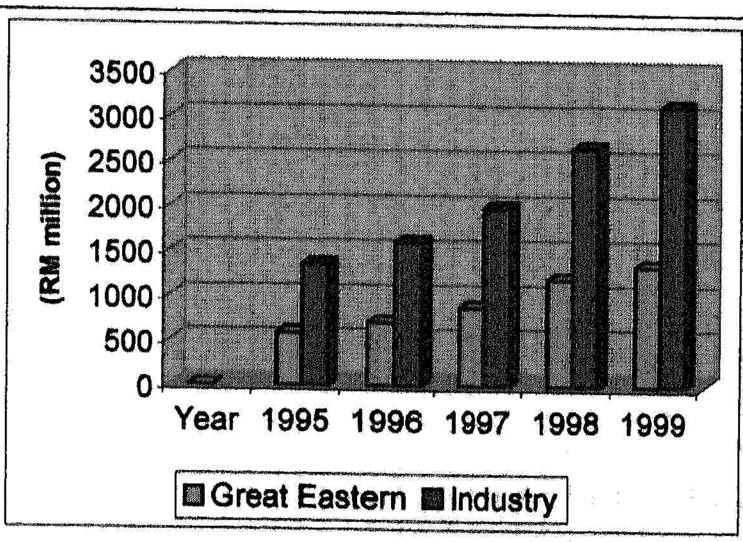
Government Securities

Year	Great Eastern	Industry
	(RM million)	
1995	1,422.8	4,344.3
1996	1,638.8	5,000.3
1997	721.6	3,367.6
1998	723.2	3,423.0
1999	793.9	4,516.0



Loans on Policies

Year	Great Eastern	Industry
	(RM million)	
1995	585.7	1,348.7
1996	702.1	1,595.8
1997	876.1	1,981.1
1998	1,188.6	2,663.3
1999	1,337.1	3,122.8



Note:
Industry is representing 18 Life Insurance Companies.
Source:
Annual Reports of the Director General of Insurance, 2000.

Appendix D

Insurers Licensed under the Insurance Act 1996 as at 31 December 1999

No.	Name of Insurer	Chief Executive Officer
1.	Great Eastern Life Assurance (M) Berhad - GEL	Alex Foong Soo Hah
2.	American International Assurance Company Ltd .- AIA	Edward Joseph Bush
3.	Aetna Universal Insurance Berhad – AETNA	Christoher Stephen Davies
4.	Malaysia National Insurance Berhad – MNI	Haji Sulaiman bin Salleh
5.	Overseas Assurance Corporation (M) Berhad - OAC	Wong Ah Kow
6.	Asia Life (M) Berhad – AL	Foong Kin Tuck
7.	Prudential Assurance Malaysia Berhad – PDT	Ng Keng Hooi
8.	Malaysia Assurance Alliance Barhad – MAA	Tunku Dato' Ya'acob bin Tunku Abdullah
9.	MCIS Insurance Berhad – MCIS	L.Meyyappan
10.	Hong Leong Assurance Berhad – HL	Chia Ah Kow
11.	John Hancock Life Insurance (M) Berhad – JHC	John Ng Kim Hoong
12.	Mayban Life Assurance Berhad – MBL	Ahmad Subri bin Abdullah
13.	Sime Axa Assurance Berhad – SIME	Mohammed Nor bin Abdul Hamid
14.	Arab Malaysian Assurance Berhad – ARAB	Dato' Azlan Hashim
15.	Talasco Insurance Berhad – TALA	Haji Johari bin Abdul Ghani
16.	MBA Life Assurance Berhad – MBA	Vincent Kwo Shih Kang
17.	AMAL Assurance Berhad – AMAL	Ezamshah bin Ismail
18.	EON CMG Life Assurance Berhad – EON	Craig William Dunn

Source:
Annual Reports of the Director General of Insurance, 1999.

Appendix E

Demand of Insurance for Great Eastern (DD), Gross National Product (GNP), Population (POP), and Savings (SAV), 1980-1999 (RM million)

Year	*DD (units)*	*GNP*	*POP*	*SAV*
1980	38458.00	51390.00	13.70000	14216.00
1981	41428.00	55602.00	14.11000	13131.00
1982	45312.00	59690.00	14.48000	14183.00
1983	59760.00	65530.00	15.26000	16068.00
1984	56818.00	74182.00	15.68000	22780.00
1985	66790.00	72039.00	16.11000	19845.00
1986	68490.00	66814.00	16.53000	18288.00
1987	70990.00	74679.00	16.94000	25097.00
1988	108976.0	85777.00	17.35000	28323.00
1989	107187.0	96548.00	17.76000	29794.00
1990	104477.0	110637.0	18.33000	33672.00
1991	129291.0	125581.0	18.76000	37662.00
1992	173579.0	140531.0	19.21000	46482.00
1993	228554.0	163928.0	19.66000	54535.00
1994	282176.0	186049.0	20.11000	64746.00
1995	302222.0	212096.0	20.67000	75882.00
1996	213938.0	241931.0	21.17000	89960.00
1997	224176.0	266700.0	21.66000	102807.0
1998	199353.0	269136.0	22.18000	109816.0
1999	224620.0	279842.0	22.71000	114732.0

Output for Hypothesis 1

LS // Dependent Variable is DD
Date: 09/09/01 Time: 20:58
Sample: 1980-1999
Included observations: 20

Variable	Coefficient	Std. Error	T-Statistic	Prob.
C	-230369.9	124163.2	-1.855379	0.0821
GNP	3.867610	1.164806	3.320390	0.0043
POP	11374.67	9410.448	1.208728	0.2443
SAV	-7.730969	2.404401	-3.215341	0.0054

R-squared	0.875907	Mean dependent var	137329.8
Adjusted R-squared	0.852640	S.D. dependent var	85715.18
S.E. of regression	32903.95	Akaike info criterion	20.97955
Sum squared resid	1.73E+10	Schwartz criterion	21.17870
Log likelihood	-234.1743	F-statistic	37.64522
Durbin-Watson stat	1.123524	Prob(F-statistic)	0.000000

Gross Profit (GPRO), Annual Premium (ANPRE), Investment Income (INVIN), Commission Expenses (COMEXP), and Management Expenses (MAGEXP) for Great Eastern, 1980-1999 (RM)

Year	*GPRO*	*ANPRE*	*INVIN*	*COMEXP*	*MAGEXP*
1980	74969000	21879469	50098000	20895000	10708000
1981	84776000	23559781	63859000	23048000	11300000
1982	96979000	29873881	74168000	29218000	17157000
1983	1.26E+08	45901826	79816000	43182000	17364000
1984	1.38E+08	45858764	89882000	43515000	17364000
1985	1.51E+08	44476813	1.02E+08	45539000	22846000
1986	1.52E+08	48496251	1.10E+08	54704000	26915000
1987	1.81E+08	55843692	1.02E+08	53104000	30928000
1988	1.48E+08	45791828	1.02E+08	77194000	34730000
1989	2.03E+08	93142401	1.15E+08	1.11E+08	38552000
1990	3.07E+08	1.15E+08	1.35E+08	1.41E+08	46111000
1991	3.96E+08	1.48E+08	1.72E+08	1.75E+08	60486000
1992	4.10E+08	1.87E+08	2.03E+08	2.22E+08	72504000
1993	9.41E+08	2.54E+08	2.33E+08	2.95E+08	89324000
1994	1.36E+09	3.31E+08	2.64E+08	3.87E+08	1.07E+08
1995	7.28E+08	1.79E+08	3.64E+08	4.68E+08	67807000
1996	1.10E+09	2.69E+08	3.88E+08	5.28E+08	70231000
1997	1.27E+09	2.99E+08	4.72E+08	4.53E+08	87659000
1998	9.65E+08	2.27E+08	5.93E+08	3.85E+08	1.03E+08
1999	1.80E+09	2.64E+08	6.21E+08	3.96E+08	84133000

Output for Hypothesis 2

LS // Dependent Variable is GPRO
Date: 09/09/01 Time: 21:08
Sample: 1980-1999
Included observations: 20

Variable	Coefficient	Std. Error	T-Statistic	Prob.
C	-64749971	58080324	-1.114835	0.2825
ANPRE	6.867075	1.270142	5.406542	0.0001
INVIN	1.807229	0.354881	5.092495	0.0001
COMEXP	-1.149007	0.538773	-2.132639	0.0499
MAGEXP	-9.936065	3.373213	-2.945579	0.0100

R-squared	0.954308	Mean dependent var	5.32E+08
Adjusted R-squared	0.942123	S.D. dependent var	5.24E+08
S.E. of regression	1.26E+08	Akaike info criterion	37.51834
Sum squared resid	2.39E+17	Schwartz criterion	37.76727
Log likelihood	-398.5622	F-statistic	78.32056
Durbin-Watson stat	1.482223	Prob(F-statistic)	0.000000

Appendix F

A Glossary of Life Insurance Terms

1. **Annuity** refers to a contract that provides periodical payments at intervals of one year or less and includes deferred annuities. Contracts combining life insurance and annuity benefits should be classified as Ordinary Life insurance.
2. **Automatic Premium Loan** refers to a loan made under a provision in a life insurance policy that a premium not paid by the end of the grace period will be automatically paid from the proceeds of a policy loan made by the company if there is sufficient loan value.
3. **Beneficiary** refers to the person named in the policy to receive the insurance proceeds at the death if the insured.
4. **Active Businesses** refers to the end of the year should correspond with the policies in force at the beginning of the year plus new business less terminations in the aggregate. Although individual type of insurance plan figures may not correspond since terminations are not recorded by type of insurance plan, insurers should take care to ensure correct and complete reporting. The figures should also correspond with the data provided in the actuary's valuation report, except in respect of the number of lives.
5. **Business outside Malaysia** refers to business written by a licensed insurer which does not form part of the Malaysian register of policies. A licensed foreign insurer need not report on "Business outside Malaysia" unless such business is administered and controlled in Malaysia.
6. **Business within Malaysia** refers to business relating to register of Malaysian policies as defined in the Act.
7. **Cash and Deposits** refers to an amount deposited in Bank Negara Malaysia with or retained by an insurer by way of security for the performance by the company.
8. **Foreign insurer** refers to an insurer or reinsurer which is not licensed under the Act or the Offshore Insurance Act 1990 (the OIA).
9. **Group life** refers to a life policy which covers three or more lives under a single contract and where withdrawal from the group automatically terminates the

insurance contract. A group life policy will continue to be classified as group life policy even if the number of lives insured are less than three due to withdrawal of the lives insured from the group after the policy was issued.

10. **Individual life** refers to a life policy which covers a single life or a joint life including home service life.
11. **Insured** refers to the person on whose life an insurance policy is issued.
12. **Investment-linked business** refers to a contract of insurance on human life or annuity where the benefits are, wholly or partly, to be determined by reference to the value of, or the income from, property of any description or by reference to fluctuations in, or in an index of, the value of property of any description.
13. **Lapse** refers to the termination of a policy in its original status by failure to pay a premium due.
14. **Licensed foreign insurer** refers to an insurer or reinsurer which is incorporated outside Malaysia and licensed under the Act.
15. **Licensed insurer** refers to an insurer or reinsurer licensed under section 16 of the Insurance Act 1996 (the Act).
16. **Local insurer** refers to an insurer or reinsurer which is incorporated in Malaysia and licensed under the Act.
17. **New businesses** refers to the new business transacted during the year concerned, it is considered necessary to change the figures of new policies for any particular year.
18. **Offshore insurer** refers to an insurer or reinsurer licensed under Section 9 of the OIA.
19. **Ordinary Life** refers to a life policy which is not Investment-linked or Annuity business. It includes individual life and group life.
20. **Premiums Income** refers to total premium collected by the company in any one year, this includes both initial first year premium on all new business sold in the year and all renewal years' premium collected during the year.
21. **Premiums** refers to the monetary consideration payable once or periodically by the policyholder to the insurer in return for the insurance coverage provide.

22. **Reinsurance** refers to a process by which the reinsured (the first party) in consideration of a premium agrees to indemnify the reinsured (the second party) against a risk insured by the reinsured under a policy in favour of the insured (a third party). The reinsured may be referred to as the original or primary insurer or the ceding company.
23. **Total Bonus paid** refers to the payments of bonus/dividend in cash or cash dividend payment in lieu of reversionary bonus as provided in the policy contract.
24. **Underwriter** refers to an individual or company who insurers risks, an agent who solicits insurance, or an employee who determines whether applicants are suitable risks for insurance.

Great Eastern

ꓤ ASSURANCE *CADANGAN UNTUK ASURANS*

) DISCLOSE IN THIS PROPOSAL FORM AND ANY OTHER QUESTIONAIRE(S) S), IF ANY, FULLY AND FAITHFULLY ALL FACTS WHICH YOU KNOW OR OUGHT CY IF ISSUED MAY BE INVALIDATED. IF YOU ARE IN ANY DOUBT ABOUT MATERIAL, THESE FACTS SHOULD BE DISCLOSED.

TO REPLACE AN EXISTING LIFE INSURANCE POLICY WITH A NEW ONE. IF YOU END THAT YOU CONSULT YOUR PRESENT INSURER BEFORE MAKING A FINAL

FOR AND STUDY THE BROCHURE(S) AND SALES ILLUSTRATION IN RESPECT PAYING PARTICULAR ATTENTION TO BENEFITS WHICH ARE GUARANTEED, RANTEED AND THE DUTIES OF THE POLICY OWNER UNDER THE POLICY QUEST. A SPECIMEN COPY OF THE COMPANY'S STANDARD POLICY FORM WILL LEASE NOTE THAT YOU ARE AT LIBERTY TO BUY OR NOT TO BUY ANY OF THE BY THIS PROPOSAL FORM AND ANY ATTACHED SUPPLEMENTARY FORM.

INSURANCE ACT 1996, A POLICY OWNER IS ONLY ENTITLED TO MAKE A HE AGE OF 18 YEARS. THE RELEVANT FORM FOR THE APPOINTMENT OF ABLE UPON WRITTEN REQUEST BY YOU.

OF THE LIFE ASSURED WILL BE REQUIRED PRIOR TO THE PAYMENT OF IF THE LIFE ASSURED'S AGE IS INCORRECTLY STATED, ADJUSTMENTS SHALL INED BY THE COMPANY AT ITS SOLE AND ABSOLUTE DISCRETION, SUBJECT F THE INSURANCE ACT 1996 (ACT 553).

NOTIS PENTING: ANDA DIKEHENDAKI MENYATAKAN DALAM BORANG CADANGAN INI DAN SOAL SELIDIK LAIN DAN/ATAU KENYATAAN PERIBADI, SEKIRANYA ADA, SEMUA FAKTA PENTING SECARA LENGKAP DAN BENAR YANG ANDA TAHU ATAU SEHARUSNYA TAHU. SEKIRANYA TIDAK, POLISI JIKA DITERBITKAN PUN, MUNGKIN AKAN DIBATALKAN. SEKIRANYA ANDA RASA RAGU-RAGU TENTANG SAMA ADA FAKTA-FAKTA TERTENTU ITU PENTING, FAKTA-FAKTA ITU MESTILAH DIDEDAHKAN.

IA MUNGKIN TIDAK MENGUNTUNGKAN UNTUK MENGGANTIKAN POLISI INSURANS HAYAT SEDIA ADA DENGAN YANG BARU. JIKA ANDA BERCADANG UNTUK BERBUAT DEMIKIAN, KAMI NASIHATKAN ANDA SUPAYA BERUNDING DENGAN PENGINSURANS ANDA SEBELUM MEMBUAT KEPUTUSAN.

ANDA DINASIHATKAN SUPAYA MEMINTA DAN MENELITI RISALAH DAN ILUSTRASI JUALAN PRODUK POLISI HAYAT YANG BERKENAAN, MEMBERIKAN PERHATIAN KEPADA MANFAAT-MANFAAT YANG DIJAMIN DAN MANFAAT-MANFAAT YANG TIDAK DIJAMIN DAN DITANGGUNG PEMILIK POLISI DIBAWAH KONTRAK POLISI INI. SALINAN CONTOH POLISI PIAWAI SYARIKAT BOLEH DIDAPATI DENGAN MEMBUAT PERMOHONAN BERTULIS UNTUK TATAPAN ANDA. SILA AMBIL PERHATIAN BAHAWA ANDA BERHAK MENENTUKAN SAMA ADA UNTUK MEMBELI ATAU TIDAK MANA-MANA PRODUK YANG DINYATAKAN DI DALAM BORANG CADANGAN INI DAN SEBARANG BORANG TAMBAHAN YANG DISERTAKAN.

MENGIKUT BAHAGIAN XIII AKTA INSURANS 1996, PEMILIK POLISI HANYA BERHAK MEMBUAT PENAMAAN APABILA BERUMUR 18 TAHUN. BORANG PERMOHONAN PELANTIKAN PENAMA BOLEH DIDAPATI DENGAN MEMOHON SECARA BERTULIS.

PENGESAHAN UMUR DENGAN BUKTI DOKUMEN ADALAH DIPERLUKAN SEBELUM PEMBAYARAN MANFAAT-MANFAAT BOLEH DIBUAT KEATAS POLISI INI. JIKA UMUR HAYAT YANG DIASURANSKAN SALAH DINYATAKAN, PEMBETULAN AKAN DIBUAT MENGIKUT BUDI BICARA SYARIKAT, DENGAN TERTAKLUK DIBAWAH PERUNTUKAN AKTA INSURANS 1996 (AKTA 553).

BY AGENT *UNTUK DILENGKAPKAN OLEH EJEN*

dangan [ ]

Policy No.: *No. Polisi* [ ] - [ ]

LIM ENG HOE.

Agent A/C No.: *No. Akaun Ejen* 5 8 9 6 3 0

3-0-10, GRD FLR, WISMA MAH SING, 163 JLN SG BESI, KL

Agent's Telephone No.: *No. Telefon Ejen* 6 0 3 - 9 2 2 2 7 7 8 8

UST BE FULLY COMPLETED IN BLOCK LETTERS

whichever is not applicable)

appropriate box to indicate your answer wherever

*SEMUA SOALAN MESTI DIJAWAB DENGAN LENGKAP MENGGUNAKAN HURUF BESAR DAN DAKWAT (*Potong yang tidak berkenaan)*

(☐ Letakkan tanda ( ) dalam kotak yang sesuai untuk menyatakan jawapan anda jika berkaitan)

F THE LIFE TO BE ASSURED *BUTIR-BUTIR HAYAT YANG DIASURANSKAN*

☑ Mr. *Encik* ☐ Madam *Puan* ☐ Miss *Cik* ☐ (for other designations, please specify) *(untuk gelaran lain, sila nyatakan)* ______

or IC): *i dalam K/P)*: WONG LEE SAN

(jika ada)

dress: 17 JALAN HOE PENG

KKIT GAMBIR — Postcode *Poskod* 84800

AR — State *Negeri* JOHOR

mber: Office: *Pejabat* [ ] - [ ] Home: *Rumah* 06 - 9763123

.: *No. Kad Pengenalan Baru* ?2 - 01 - 5841

Old IC No.: *No. Kad Pengenalan Lama* A3440527

(b) Date of Birth: *Tarikh Lahir* 22/06/1976 (DD *Hari* MM *Bulan* YYYY *Tahun*)

(c) Age Next Birthday: *Umur Menjadi Akan Datang* 25

[M] ☐ Malay *Melayu* [C] ☑ Chinese *Cina* [I] ☐ Indian *India* [O] ☐ Others *Lain-lain*

[E] ☐ East M'sia Natives *Pribumi M'sia Timur* [W] ☐ Causasian *Kaukasian*

[M] ☑ Male *Lelaki* [F] ☐ Female *Perempuan* (f) Nationality: *Warganegara* [B] ☑ Malaysian *Malaysia* [O] ☐ State if other than Malaysian *Nyatakan jika lain dari Malaysia*

na [M] ☐ Islam *Islam* [O] ☑ Others *Lain-lain* (h) Height: *Tinggi* 1.70 m m (i) Weight: *Berat* 063.0 kg *kg*

s: *Taraf Perkahwinan*

ujang ☐ Married *Berkahwin* ☐ Widowed *Janda/Duda* ☐ Divorced *Bercerai* [ ] Number of Children *Jumlah Anak*

ysian: Are you a Permanent Resident of Malaysia? ☐ YES *YA* ☐ NO *TIDAK*

Warganegara Malaysia: Adakah anda Penduduk Tetap Malaysia?

ore than one, state all): *Pekerjaan (jika lebih dari satu, nyatakan semua)*

ddress of Business: *Nama dan Alamat Pekerjaan* ENCOVISION INDUSTRIES (M) S/B TMN MAHARJA K.L.

siness: *Jenis Perniagaan* SUB CONTRACTOR. (c) Position Held: *Jawatan Disandang* OFFICE DUTY.

of Work: *Jenis Kerja Sebenar* ACCOUNT CLERK.

OF THE POLICY APPLIED FOR *BUTIR-BUTIR POLISI YANG DIPOHON*

5 are not applicable to Investment Linked Policy and Mortgage Decreasing Assurance Policy.

uestion 3(a)(b) or 4 for policy plans.)

5 tidak diperlukan untuk Polisi Berkait Perlaburan dan Polisi Gadai Janji Bertempoh Berkurangan.

oalan 3(a)(b) atau 4 untuk pelan polisi.)

is premium payable? *Bentuk bayaran*

hunan [H] ☐ Half-yearly *Setengah Tahunan* [Q] ☐ Quarterly *Suku Tahunan* [M] ☐ Monthly *Bulanan*

paid by? *Cara bayaran?*

eque [1] ☐ *Banker's Order/Giro/Credit Card *Perintah Bank/Giro/Kad Kredit* [4] ☐ Salary Savings Scheme (Ord) *Skim Simpanan Gaji (Biasa)*

Initial of Life to be Assured/Proposer: Wong
Diparaf oleh Hayat yang Diasuranskan/Pencadang

0252062513

tern Life Assurance (Malaysia) Berhad (93745-A)
40 & 44 Jalan Ampang 50450 Kuala Lumpur Telephone 03-2055 7300 Facsimilie 03-2070 4169

	YES	NO
re any other application for assurance on your life now pending or contemplated?	☐	☑
", please give full details "YA" sila nyatakan butir-butir penuh		
you ever had any sickness, critical illness, living assurance, dread disease, disability, medical, health, hospitalisation, accident assurance application rejected or a policy cancelled, rated-up or restricted or subjected to special terms, or had renewal or atement declined or subjected to special terms?	☐	☑
S", please give full details "YA" sila nyatakan butir-butir penuh		
our authorised agent made any statement or representation to you which was or is material in inducing you to enter into a act of assurance with our Company?	☐	☑
S", please give full details "YA" sila nyatakan butir-butir penuh		

ESTYLE *GAYA HIDUP*

	YES/YA	NO/TIDAK
ave you ever smoked a cigarette in the last 12 months? *ernahkah anda merokok dalam tempoh 12 bulan yang lepas?*	☐	☑
o you now smoke? *If "YES", average daily use:* ☐☐ *sticks of cigarette* *dakah anda merokok sekarang? Jika "YA", kegunaan purata sehari* *batang rokok*	☐	☑
ave you ever taken or do you now take drugs or narcotics? *ernahkah anda menggunakan dadah atau adakah anda sekarang menggunakan dadah atau narkotik?*	☐	☑
o you consume beer, wine or other alcohol? *Average weekly consumption:-* *dakah anda minum bir, wain atau minuman alkohol yang lain? Pengambilan purata seminggu* *eer/Stout:* ☐☐ *small bottles:* *Wine:* ☐☐ *glasses:* *Whiskey/Brandy/others:* ☐☐ *pegs.* *ir/Stout:* *botol kecil* *Wain.* *gelas* *Wiski Brandi lain-lain* *pag*	☐	☑
our weight increased or decreased by more than 5 kilos (11lbs) over the past 2 years?	☐	☑
S", please state reasons *"YA", sila nyatakan sebab-sebab*		
ou engage or have any prospect or intention of engaging in any business, sport or occupation of a hazardous nature? *ah anda mencebur atau bertujuan mencebur sebarang perniagaan, sukan atau pekerjaan yang berbahaya?*	☐	☑
you any intention of taking part in aerial flights other than as a fare paying passenger on a recognised air route? *ah anda bercadang untuk mengambil bahagian dalam penerbangan udara selain daripada penumpang biasa melalui jalan udara yang diiktiraf?*	☐	☑
here any other circumstances likely to render an assurance on your life more than usually risky or hazardous? *ah anda berkemungkinan dalam sebarang keadaan yang lain menyebabkan asurans ke atas diri anda menjadi lebih berbahaya daripada biasa?*	☐	☑
ave you or your spouse ever been tested for or received medical advice, counselling or treatment in connection with AIDS r infection with any Human Immunodeficiency Virus (HIV)?	☐	☑
s there anything in your lifestyle that puts you at an increase risk of AIDS or an AIDS related condition? *Adakah apa-apa dalam gaya hidup anda yang menambahkan risiko anda dijangkiti AIDS atau keadaan yang berkaitan dengan AIDS?*	☐	☑
Have you or your spouse at anytime in the past three months, had any of the following symptoms for more than one week continuously, persistently, and inexplicably:-fatigue, weight loss, diarrhoea, enlarged lymph nodes or unusual skin lesions?	☐	☑
Have you or your spouse in the last three years resided for more than one continuous month in any country or countries other than your present country of residence?	☐	☑
Do you have any intention to reside in any country or countries other than your present country of residence? *Adakah anda bercadang untuk menetap di mana-mana negara selain negara anda sedang menetap sekarang?*	☐	☑

e Answer to any of Questions 4 to 7 is "YES", please indicate the Question Number and provide full details of your reply.

Female Applicants	YES	NO
Are you now pregnant? If "YES", how many months?	☐	☐
Have you ever had a miscarriage, difficult labour, caesarian section or any complications in previous pregnancies?	☐	☐
If "YES", please give full details	

e Answer to any of Questions 3 to 6 is "YES", please indicate the Question Number and provide full particulars including but not limited to (where relevant) the ate of diagnosis (ii) names and details of any and all physician(s) consulted (iii) the prognosis and treatment suggested and/or given (iv) whether still on tment (v) whether fully recovered (vi) number of days off work since diagnosis (vii) total number of episodes since diagnosis (viii) number of episodes in the t one year.

›POINTMENT OF NOMINEES *PELANTIKAN PENAMA*

you wish to appoint any natural person/s as nominee/s for your proposed policy? — YES *YA* ☐ NO *TIDAK* ☑

ES", complete an APPOINTMENT/CHANGE OF NOMINEE/TRUSTEE IM and attach it to this Proposal for Assurance. Please note that a yowner is only entitled to make a nomination pursuant to Part XIII of the rance Act 1996 upon attaining the age of 18 years.
: If you do not wish to make a nomination at this time, you can do so after policy has been issued, by completing the APPOINTMENT/CHANGE OF MINEE/TRUSTEE FORM and returning it and the policy to the Company ndorsement of the nomination on the policy

Jika "YA", ... BORANG PEMBERITAHU PELANTIKAN PERTUKARAN PENAMA PEMEGANG AMANAH ... Akta Insurans 1996 ... 18 tahun.

Nota: ... BORANG PEMBERITAHU PELANTIKAN PERTUKARAN PENAMA PEMEGANG AMANAH ...

ECLARATION BY THE LIFE TO BE ASSURED/PROPOSER *AKUAN HAYAT YANG DIASURANSKAN PENCADANG*

the person/s to whom the Policy is to be issued (if this proposal is accepted by the Company) declare that the above is a true and accurate record of the answers and information provided by *me/us/the Life to be Assured, that the answers and information contained herein are accurate, complete and true, that *I/we know of ason whatsoever involving *my health, habits or pursuits/the health, habits or pursuits of the Life to be Assured which may cause my life/the life of the Life to be ed to be ineligible for assurance or which may cause an application for a policy of assurance on my Life/the life of the Life to be Assured to be accepted on other he normal terms and that *I am/the Life to be Assured is now and usually in sound and good health. *I/we agree that this declaration, together with the answers by *me/us/the Life to be Assured, shall be the basis of the interim assurance should any be granted, as well as the policy of assurance, if issued, and *I/we hereby st the Company to issue the policy of assurance (if issued) in the following name: *Life to be Assured/Proposer.

understand and agree that any payment made before the acceptance of this proposal in the manner as hereinafter stated by the Company does not and shall not nit the Company to accept this proposal or issue the Policy *I/we have applied for in any way whatsoever and that the Policy shall not take effect and no cover soever shall be provided unless and until:

this proposal has been fully accepted and such acceptance has been notified to *me/us in writing by the Company issuing *me/us a Letter of Conditions of Acceptance (LCA) informing *me/us of the same. If however, the Company should accept this proposal subject to the terms and conditions contained in the LCA or any other document whatsoever, then assurance shall not take effect until full compliance with all such terms and conditions; and

the first premium has been received by the Company in full during *my life and good health/the life and good health of the Life to be Assured

*I/we declare that *I/we have not withheld any information which might influence the acceptance of this proposal and *I/we further declare that while your duly orised agent (Name and Address of Agent as stated in page one) was soliciting this contract of assurance, *I/we have given to your said agent no statement or other mation relevant to the acceptance of risk by you except those contained in this proposal.

*I/we authorised any medical source, insurance office, organisation or person to release to the Company any relevant information concerning *me/the Life to be ured at any time before or after *my/the Life to be Assured's death and *I/we hereby authorise the giving of such information. A photographic copy of this orisation shall be as valid as the original.

*I/we agree to present *myself/the Life to be Assured for medical examination should this be required by the Company, and in such a case statements made before Medical Examiner/Paramedical Examiner shall also form part of the basis of the proposed contract of assurance.

IF V01/022001

Initial of Life to be Assured/Proposer: Wny

9315062512